Chronic Disease Indicators: Indicator Definition

Current lack of health insurance among adults aged 18-64 years

Category:	Overarching Conditions
Demographic Group:	All resident persons aged 18–64 years.
Numerator:	Respondents aged 18–64 years who report having no current health insurance coverage.
Denominator:	Respondents aged 18–64 years who report having current health insurance or having no current health insurance (excluding unknowns and refusals).
Measures of Frequency:	Annual prevalence — crude and age-adjusted (standardized by the direct method to the year 2000 standard U.S. population, distribution 22*) — with 95% confidence interval.
Time Period of Case Definition:	Current.
Background:	Lack of health insurance varies substantially by income, education, age, race and ethnicity.
Significance :	Lack of health insurance remains a major determinant of access to necessary health services, including preventive care. Certain socioeconomic conditions, including a lack of health insurance coverage and poverty, are associated with poor health status and chronic disease.
Limitations of Indicator:	Covered health-care procedures and services can vary across insurance and other health plans. Required payments and copayments by patients can vary across insurance and other health plans, thereby affecting the financial ability of patients to receive services. Because individual persons might move in and out of health insurance, this indicator might underestimate the prevalence of a lack of health insurance. All persons aged >=65 years are eligible for Medicare.
Data Resources:	Behavioral Risk Factor Surveillance System (BRFSS). http://apps.nccd.cdc.gov/brfss/
Limitations of Data Resources:	As with all self-reported sample surveys, BRFSS data might be subject to systematic error resulting from noncoverage (e.g., lower telephone coverage among populations of low socioeconomic status), nonresponse (e.g., refusal to participate in the survey or to answer specific questions), or measurement (e.g., social desirability or recall bias).
Healthy People 2010 Objectives:	1-1: Increase the proportion of persons with health insurance.

* See Klein RJ, Schoenborn CA. Age adjustment using the 2000 projected U.S. population. Hyattsville, MD: US Department of Health and Human Services, CDC, National Center for Health Statistics, 2001. Healthy people 2010 statistical notes, no. 20. http://www.cdc.gov/nchs/data/statnt/statnt20.pdf